

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/25/03.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Issac Crosson
141 North 13th Street
Harrisburg, PA 17103

Case Number:
1:03-bk-07030-MDF

Social Security/Taxpayer ID Nos.:
xxx-xx-8841

Attorney for Debtor(s) (name and address):

Joseph J. Dixon
126 STATE STREET
HARRISBURG, PA 17101
Telephone number: 717 233-8757

Bankruptcy Trustee (name and address):

Lawrence G. Frank
Law Office of Lawrence G. Frank
2023 NORTH SECOND STREET
HARRISBURG, PA 17102
Telephone number: 717 234-7455

Meeting of Creditors:

Effective February 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: 01/05/2004

Time: 09:30 AM

Location: Federal Bldg, Trustee Hearing Rm, Room 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of Debtor or to
Determine Dischargeability of Certain Debts: March 5, 2004**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
PO Box 908
Harrisburg, PA 17108
Telephone number: 717-901-2800

For the Court:

Clerk of the Bankruptcy Court:
Arlene Byers

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 12/12/03

EXPLANATIONS

FORM B9A (12/03)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
DoNot file Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts:	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property:	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	
RAPID DATA ACCESS: We encourage you to register with our Public Access to Court Electronic Records System ("PACER") by calling 1-800-676-6856.	
<u>IMPORTANT NOTICE:</u> For security reasons, photo identification may be required to attend this meeting.	
COPY REQUESTS: To obtain copies of documents, send a written request to the Clerk's Office as listed on this notice.	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0314-1
Case: 03-07030

User: DBuffingt
Form ID: B9A

Page 1 of 1
Total Served: 11

Date Rcvd: Dec 12, 2003

The following entities were served by first class mail on Dec 14, 2003.

db	Issac Crosson,	141 North 13th Street,	Harrisburg, PA 17103
aty	Joseph J. Dixon,	126 STATE STREET,	HARRISBURG, PA 17101
tr	Lawrence G. Frank,	Law Office of Lawrence G. Frank,	2023 NORTH SECOND STREET, HARRISBURG, PA 17102
1791002	Citi Cards,	PO Box 8115,	S Hackensack, NJ 07606-8115
1791006	FIRST NORTH AMERICAN BANK,	PO BOX 42336,	RICHMOND, VA 23242-2336
1791001	Fleet,	PO Box 15368,	Wilmington, DE 19886-5368
1791003	Littman Jewelers Barclay Jewelers,	PO Box 105980 Dept 06,	Atlanta, GA 30353-5980
1791000	Lowe's,	PO Box 105980, Dept 79,	Atlanta, GA 30353-5980
1790999	Sears,	PO Box 818017,	Cleveland, OH 44181-8017
1791004	Wards,	PO Box 105997,	Atlanta, GA 30353-5997

The following entities were served by electronic transmission on Dec 12, 2003 and receipt of the transmission was confirmed on:

1791005	EDI: FIRSTUSA.COM Dec 12 2003 19:41:00	Bank One,	PO Box 15153,	Wilmington, DE 19886-5153
1790999	EDI: SEARS.COM Dec 12 2003 19:41:00	Sears,	PO Box 818017,	Cleveland, OH 44181-8017
				TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2003

Signature:

